

### Annual Enrollment for 2026 Benefits

October 3-17, 2025 is your opportunity to make changes to your current benefits elections.

#### What's Changing for 2026?

##### Benefits:

- **Dental Preferred Provider Organization (DPPO)** changing from Delta Dental to **MetLife**
  - DPPO benefit changes eliminate waiting periods for all enrolled members.
  - If you currently have Delta Dental, you'll be automatically switched to MetLife — no action is needed to make this change.
  - If you'd prefer to switch to Cigna or decline dental coverage altogether, you'll need to log into Edison during the annual enrollment period to make that selection.
- **Flexible Spending Account (FSA) and Health Savings Account (HSA)** vendor changing from Optum to [TASC](#)
- **Pharmacy costs** are increasing mainly due to weight loss and specialty medications:
  - Members pay 25% coinsurance for medications prescribed for weight loss for all plans.
  - Members pay 30% coinsurance for in-network specialty medications for all plans.
  - A separate maximum out-of-pocket amount will be added for specialty drugs obtained through the pharmacy benefit. The amount varies based on employee tier and plan selected.

##### Insurance Premiums in 2026:

- **Health insurance premiums** are increasing due to general inflation and the increased cost of delivering health care. Health insurance premiums will increase by an average of 5.7%. Specific premium increases will vary slightly depending on the health plan, network and coverage tier you choose.
- **Dental Preferred Provider Organization (DPPO) premiums** will increase as follows:
  - 25% per month increase for employee + children coverage
  - 20% per month increase for employee + spouse + child(ren) coverage
- **Vision benefits and premiums** will remain the same.

### [Carrier Network Information](#)

BlueCross BlueShield of Tennessee and Cigna, our health insurance carriers, administer the medical network options. Both carriers offer expansive networks of doctors, hospitals and facilities. Remember to carefully review carrier networks to confirm whether your providers are in-network and whether there are any changes to covered procedures or formulary drugs that are important to you.

- [BCBS Network S](#)
- [BCBS Network P](#)
- [Cigna LocalPlus](#)
- [Cigna Open Access Plus](#)

### **2026 Plan Comparisons**

- [2026 Health Plan Comparison](#)
- [2026 Health Plan Premiums](#)
- [2026 Dental Plan Options](#)
- [2026 Dental Plan Premiums](#) (The State of TN pays one-half of dental coverage premiums (all coverage tiers) for active state higher education employees.)
- [2026 Vision Plan Comparison](#)
- [2026 Vision Plan Premiums](#)

### **Flexible Benefits**

Beginning January 1, 2026, the Flexible Spending Account (FSA) and Health Savings Account (HSA) vendor is changing from Optum to [TASC](#).

### [Comparing Health Savings Accounts and Flexible Spending Accounts](#)

#### **FSA Accounts**

If you currently have medical FSA, limited purpose FSA or dependent care FSA accounts, any carryover amount will be moved to a TASC FSA in June of 2026.

During the annual enrollment period, employees will need to create a new FSA account with TASC: [How to Create an FSA Account with TASC](#)

#### **HSA Accounts**

If you currently have a consumer-driven health plan/HSA with Optum Financial, in December 2025, a form will be provided to transfer your HSA funds from Optum to TASC.

- If you switch your HSA to TASC, Partners for Health will continue to pay your monthly administrative fee.
- If you choose to switch to TASC, you must fill out a TASC transfer form and submit it to Optum.

- If you choose to keep your HSA with Optum, it will no longer be an employer-sponsored plan. You will be charged a monthly HSA maintenance fee by Optum.

### Campus Q&A Sessions

Human Resources is here to help you navigate the enrollment changes and options this year. Q&A sessions will be held via MS Teams on the following dates/times:

Thursday, October 2      10:00 – 10:45am      [Join the Meeting](#)

Wednesday, October 8      1:00 – 1:45pm      [Join the Meeting](#)

### Need access to a computer or assistance with signing in or enrolling?

HR will offer drop-in computer lab hours during the following dates/times:

Thursday, October 16      2:00 – 4:00pm      UTC Library, Computer Lab 201

Friday, October 17      10:00am – 12:00pm      UTC Library, Computer Lab 201

### Do I Need to Do Anything if I Don't Want to Make Any Changes?

It's important to note that for MOST plan options\*, if you do not want to make changes to your benefits, you don't have to do anything during Annual Enrollment. If you're enrolled now and don't make changes, you'll continue enrollment in the same plan options for medical, dental and vision products, and you'll pay 2026 employee premium amounts.

\* Flexible spending accounts require you to enroll each year. To enroll in flexible benefits, go to [State of Tennessee - TASC](#) during the annual enrollment period.

### Enrolling or Making Benefit Changes

Beginning October 3, review of current insurance selections, enrollments, changes, and cancellations may be completed online in the State's Edison system. If you have previously logged into Edison, you should be able to access Edison directly in [DASH](#) by selecting the **Me** tab, **Your Benefits**, and clicking the blue **Edison Portal** link.

If you are a first-time Edison user or encounter an error message when logging in, please follow the annual enrollment instructions found [here](#).

If you need assistance with Edison log-in or password reset, please contact the **Edison Help Desk** at (866) 376-0104, Monday – Friday, 7:00am – 4:30pm CST.

### Insurance ID Cards

Newly enrolled members and those who change their medical or vision plans will receive new ID cards for 2026.

- Cigna will send DHMO cards to new members
- MetLife will send DPPO cards to all members

- Insurance ID cards will be mailed by mid-December
- For additional cards, employees should contact the insurance vendor directly
- TASC will mail new HSA/FSA cards by the end of December

#### **Annual Enrollment Resources**

- [Annual Enrollment Newsletter for 2026 Benefits](#)
- [State Higher Education Employee Benefit Options Checklist](#)
- [Annual Enrollment Videos](#)

Visit the ParTNers for Health annual enrollment webpage for additional details: <https://www.tn.gov/partnersforhealth/ae/2025-annual-enrollment.html>

[Annual Enrollment Frequently Asked Questions \(FAQs\)](#)

#### **Need Additional Support?**

[Annual Enrollment - Contact HR](#)

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